

Call Travel Assistance if:

- you are planning a trip and need general travel information
 - you require medical assistance while traveling
 - you lose documents, credit cards or luggage while traveling
 - you require medical evacuation
 - you experience local language problems
 - you would like to request your theft and resolution guide
 - you are a victim of identity theft and need personal assistance
- Be sure to fold this card and carry it in your wallet at all times

When you call the

Travel Assistance dedicated telephone numbers

listed on the reverse, please have the following information available:

1. Your name, telephone number and (if applicable) fax number, and your relationship to the plan participant
2. Plan participant's name, age, sex and company name
3. A description of the plan participant's condition or service needed
4. Name, location and telephone number of hospital, if applicable
5. Name and telephone number of treating doctor, if applicable

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About Travel Assistance

MetLife selected AXA Assistance USA, Inc. (AXA) to be the administrator for the Travel Assistance program because they are an industry leader, best known for intervening in medical emergencies in foreign countries. AXA administers emergency medical assistance services when you or a family member* becomes ill or injured while traveling 100 miles or more away from home. AXA is an independently owned company and is not associated with or an affiliate of MetLife.

All services must be arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

How to access Travel Assistance

Next time you're traveling be sure to carry the Travel Assistance ID card with you. One simple phone call puts you in touch with AXA's highly trained representatives who will help ensure your call is handled promptly.

If you have any questions about the services,**Call:**

Within the U.S.: (800) 454-3679
Outside the U.S.: (312) 935-3783 (collect)

**Visit:**

http://webcorp.axa-assistance.com
User Name: axa **Password:** travelassist



Download the mobile app from Google Play, App Store for iOS or Android by searching "webcorp". Sign in using the above user name and password.

1. Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
2. Traveling more than 100 miles from home.
3. Teleconsultation is not an emergency medical response program. In the event of a medical emergency, members should contact their local emergency medical service. Teleconsultation services may not be appropriate for all medical conditions. Carefully review our Terms of Service available at <https://axaassistance.avizia.com>. Services are available for limited, non-urgent, non-life threatening medical conditions. Services, including assistance with prescriptions, will be provided as permitted under applicable law. Teleconsultation services are provided by HAA Preferred Partners, LLC, an AXA Assistance company. AXA Assistance USA, Inc. is an unaffiliated service provider that provides travel assistance services.

Note: Your health insurance still pays the medical expenses, but all of the extra costs involved in the medical transportation and other travel assistance services administered by AXA Assistance are covered. A small monthly fee is included in the cost of your insurance coverage and is paid to make these assistance services available to you. Please remember that AXA needs to be contacted to activate the services, and all services must be arranged by AXA Assistance. No claims for reimbursement will be accepted.

Exclusions: The AXA Travel Assistance Program is available for participants in traveling status. When a trip exceeds 180 days, the participant is no longer considered to be in traveling status and is therefore no longer eligible for the services. Also, AXA Assistance USA will not evacuate or repatriate participants without medical authorization; with mild lesions, simple injuries such as sprains, simple fractures or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home; or with infections under treatment and not yet healed. Benefits will not be paid for any loss or injury that is caused by or is the result from: pregnancy and childbirth except for complications of pregnancy, and mental and nervous disorders unless hospitalized. Reimbursements for non-medical services such as hotel, restaurant, taxi expenses or baggage loss while traveling are not covered. The maximum benefit per person for costs associated with evacuations, repatriations or the return of mortal remains is US \$500,000. Treatment must be authorized and arranged by AXA Assistance's designated personnel to be eligible for benefits under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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Protecting you wherever you go. Travel Assistance

Emergency medical and personal assistance services while traveling — anytime, anywhere



Navigating life together

You're protected, 24/7

Included with your MetLife insurance coverage is access to Travel Assistance¹ services. A unique program where you and covered family members* can contact AXA representatives to administer emergency medical, travel and personal assistance services on your behalf wherever you are in the world.

Professional help, just a phone call away

Everyone wants a stress-free trip, but unforeseen events can happen. The good news is that AXA representatives are there by your side. If there's an emergency while traveling internationally or domestically,² with one simple phone call you can access:

- Over 600,000 pre-qualified providers worldwide
- Air and ground ambulance service
- Trained multilingual professionals who can advise and help you quickly in a travel emergency

Insured emergency benefits

If you or covered family members experience a serious accident or illness while traveling, AXA is there in your time of need.

Emergency medical evacuation and transportation services

If medical facilities aren't available locally, the program will provide the transportation, equipment and people needed to get you and your covered family members to the nearest medical facility for treatment or back home, if medically necessary.

Transportation for minor children

The priority is making sure they're safe and secure. AXA will pay for supervised transportation of eligible children back home, if necessary.

Transportation to join a patient

If you or a covered family member will be in a hospital for more than seven days, the program will pay for a designated family member or personal friend to be taken to the hospital so they can be by your side.

Return of remains

If you or a covered family member passes away while traveling, AXA will transport the remains back home and cover the associated costs.

*You and Covered Family Members means an enrolled employee and their eligible dependents as defined under the group insurance contract issued by MetLife.

Worldwide virtual medical consultations³

If you're traveling internationally and need medical advice for common and minor illnesses, you and covered family members can have virtual consultations with U.S. licensed medical professionals, 24/7 — via smart phone, tablet or web. Register before your next trip by calling **(800) 454-3679** or **(312) 935-3783**.

Medical assistance services

Medical referrals, appointments and hospital admissions

If you need medical assistance while you're traveling, one call to an AXA representative and you'll be referred to English-speaking doctors and/or hospitals, dentists and specialists. And if a hospital doesn't recognize your medical insurance, the program can help in validating you and your covered family members' health coverage and/or advancing the funds needed urgently.

Critical care monitoring

If you are taken to the hospital or require medical monitoring while traveling, a nurse case manager will be assigned and will stay in close communication with the attending physician and/or hospital. So, you can be confident that you or your covered family members are receiving proper care at all times.

Replacement of prescription medication

Forget or lose your prescription medication while traveling? AXA representatives will arrange for replacement medication for you and your covered family members whenever possible and legally permissible.

Replacement of medical devices

When medical devices or equipment are not available locally, we'll make every effort to procure and arrange for delivery.

Personal assistance services

Advice before you travel

Make sure you visit AXA's Travel Assistance website for advice about your visa, passport, inoculations and local customs, as well as 24-hour pre-departure information on weather, currency and plenty more.

Your own concierge

Save time and hassle with our concierge service. Seasoned concierges will take care of all your travel and entertainment arrangements including flights, hotel and dining reservations, general destination and transportation information, city guides and much more. A source of local knowledge on call, whenever you need them, wherever you are.

Pet concierge services

Get help with locating pet-friendly hotel accommodations, local boarding facilities and assistance with travel arrangements back home for your pets in case of an emergency.

Local professional referrals

While traveling to foreign places you may not be fully aware of all local laws or customs. Travel Assistance can assist with referrals to nearby legal professionals or interpreters, if necessary, in the event you unintentionally violate a local law or custom.

Help with lost documents or luggage

Once you've filed a claim, AXA representatives can help you find your lost luggage and also help replace lost documents or passports.

Emergency cash/bail assistance

If your wallet is lost or stolen, you can get an advance for personal emergency cash and help in getting bail bonds, where available. Emergency cash can be transferred from a friend, family member or business account.

Mobile phone support

All the help you need to use your mobile phone when traveling abroad, including how to avoid expensive phone charges. Provides a detailed guide, including apps, resources, and helpful hints on using your mobile phone internationally.

Identity theft solutions

Should you experience identity theft while at home or traveling, AXA representatives can help with filing and obtaining police and credit reports, contacting creditor fraud departments and taking inventory of lost or stolen items.

Emergency contact support

Should an emergency happen while traveling, the Travel Assistance program will receive and transmit emergency messages on your behalf.

Travel Assistance

This is not a medical insurance card. Valid until termination of policy.

Company

Name



Attention

This is not a medical insurance card.

The participant is entitled to medical and travel services administered by AXA Assistance USA, Inc.

Within the United States: (800) 454-3679
Outside the United States Call Collect: (312) 935-3783

Or log on to:

<http://webcorp.axa-assistance.com>
User Name: axa
Password: travelassist

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